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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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10/001,475

11/01/2001

Mark Michael Groz

MMG-001V

1906

7590
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04/17/2008

EXAMINER

OUELLETTE, JONATHAN P

ART UNIT

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3629

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DELIVERY MODE

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 10/001,475	Applicant(s) GROZ, MARK MICHAEL	
	Examiner Jonathan Ouellette	Art Unit 3629	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 16 January 2008 and 31 January 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 13, 20 and 21 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 13, 20, and 21 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Response to Amendment

1. Claims 1-12, 14-19, and 22-41 have been cancelled; therefore, Claims 13, 20, and 21 are currently pending in application 10/001,475.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. **Claims 13, 20, and 21 are rejected under 35 U.S.C. 102(e) as being anticipated by Thiessen et al. (US 5,495,412).**
4. As per **independent Claim 13**, Thiessen discloses a method for providing a valuation estimate, the valuation estimate pertaining to one or more quantities (C13 L6-65), said method comprising: performing one or more calculations at the request of one or more agents to estimate a value of the one or more quantities, said one or more calculations comprising: selecting one or more models; selecting one or more sets of inputs; selecting one or more entities (C3 L11-67, C4 L1-12); further selecting a multi-dimensional error reduction by selecting from the above selected items at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the*

agents; performing the one or more calculations utilizing one or more computers or computing mechanisms using at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents*, wherein the calculations provide the multi-dimensional error reduction; and calculating averages for each of at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents* (C3 L11-67, C4 L1-12, C13-C14).

5. As per Claim 20, Thiessen discloses wherein the performing the one or more calculations comprise: performing the one or more calculations using at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents*, and wherein the performing one or more calculations are performed on weighted averages of at least one of at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents*, respectively using at least one of the following: a) a plurality of model weighting factors, b) *a plurality of input set weighting factors*, or c) a plurality of entity weighting factors (C3 L11-67, C4 L1-12, C13-C14).
6. As per Claim 21, Thiessen discloses wherein the performing one or more calculations at the request of one or more agents to estimate a value of the one or more quantities comprise: performing one or more calculations at the request of one or more agents to estimate a value of the one or more assets or liabilities (C3 L11-67, C4 L1-12).

Response to Arguments

7. Applicant's arguments filed 1/16/2008 have been fully considered but are not persuasive; the rejection will remain as **FINAL** based on the cited prior art of Thiessen.
8. A shortened statutory period for reply to this final action is set to expire **THREE MONTHS** from the mailing date of this action. In the event a first reply is filed within **TWO MONTHS** of the mailing date of this final action and the advisory action is not mailed until after the end of the **THREE-MONTH** shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than **SIX MONTHS** from the date of this final action.
9. As per Claim 13, the Applicant makes the argument that the cited prior art fails to, in any way, address the problem of measuring the value of a quantity, nor does the prior art in any way describe a method for reducing the error associated with such measurement.
10. However, Thiessen does disclose the steps of calculating and reducing error associated with the calculations as claimed (selecting the appropriate combinations of possible variants): performing one or more calculations at the request of one or more agents to estimate a value of the one or more quantities, *said one or more calculations comprising: selecting one or more models; selecting one or more sets of inputs; selecting one or more entities* (C3 L11-67, C4 L1-12); further selecting a multi-dimensional error reduction *by selecting from the above selected items at least two of the following: a) a plurality of the models, b) a plurality of the sets of inputs, c) a plurality of the entities, or d) a plurality of the agents*; performing the one or more calculations utilizing one or more computers or computing mechanisms using at

least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents*, wherein the calculations provide the multi-dimensional error reduction; and calculating averages for each of at least two of the following: a) a plurality of the models, b) *a plurality of the sets of inputs*, c) a plurality of the entities, or d) *a plurality of the agents* (C3 L11-67, C4 L1-12, C13-C14).

11. Furthermore, In response to applicant's argument that the references fail to show certain features of applicant's invention, it is noted that the features upon which applicant relies (i.e., steps involved in defining a modal operator and creating a framework for multi-dimensional error *cancellation*) are not recited in the rejected claim(s). Although the claims are interpreted in light of the specification, limitations from the specification are not read into the claims. See *In re Van Geuns*, 988 F.2d 1181, 26 USPQ2d 1057 (Fed. Cir. 1993).

Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jonathan Ouellette whose telephone number is (571) 272-6807. The examiner can normally be reached on Monday through Thursday, 8am - 5:00pm.
13. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Weiss can be reached on (571) 272-6812. The fax phone numbers for the organization where this application or proceeding is assigned (571) 273-8300 for all official communications.

Art Unit: 3629

14. Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Office of Initial Patent Examination whose telephone number is (703) 308-1202.

April 16, 2008

/Jonathan Ouellette/

Primary Examiner, Art Unit 3629